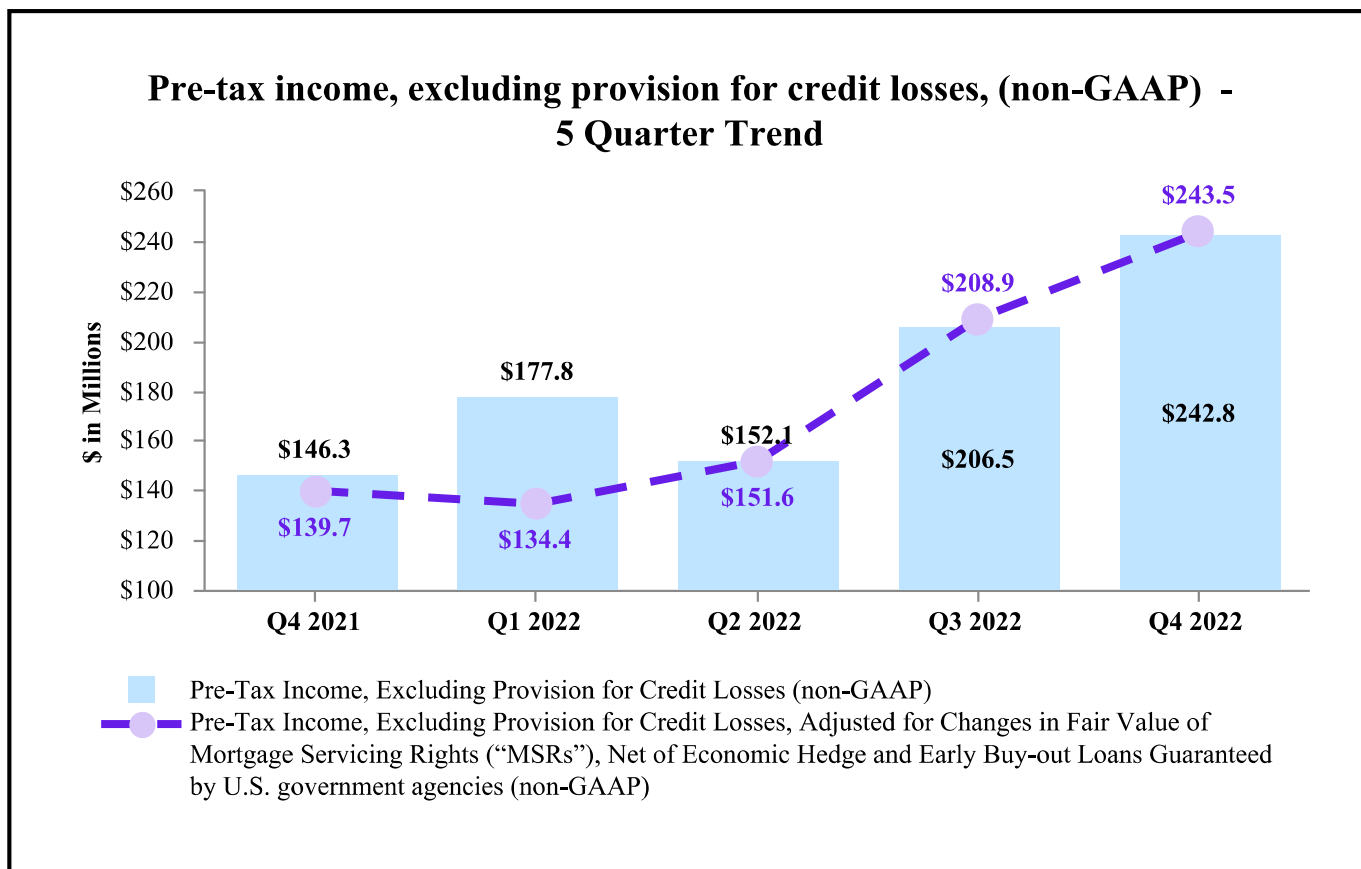
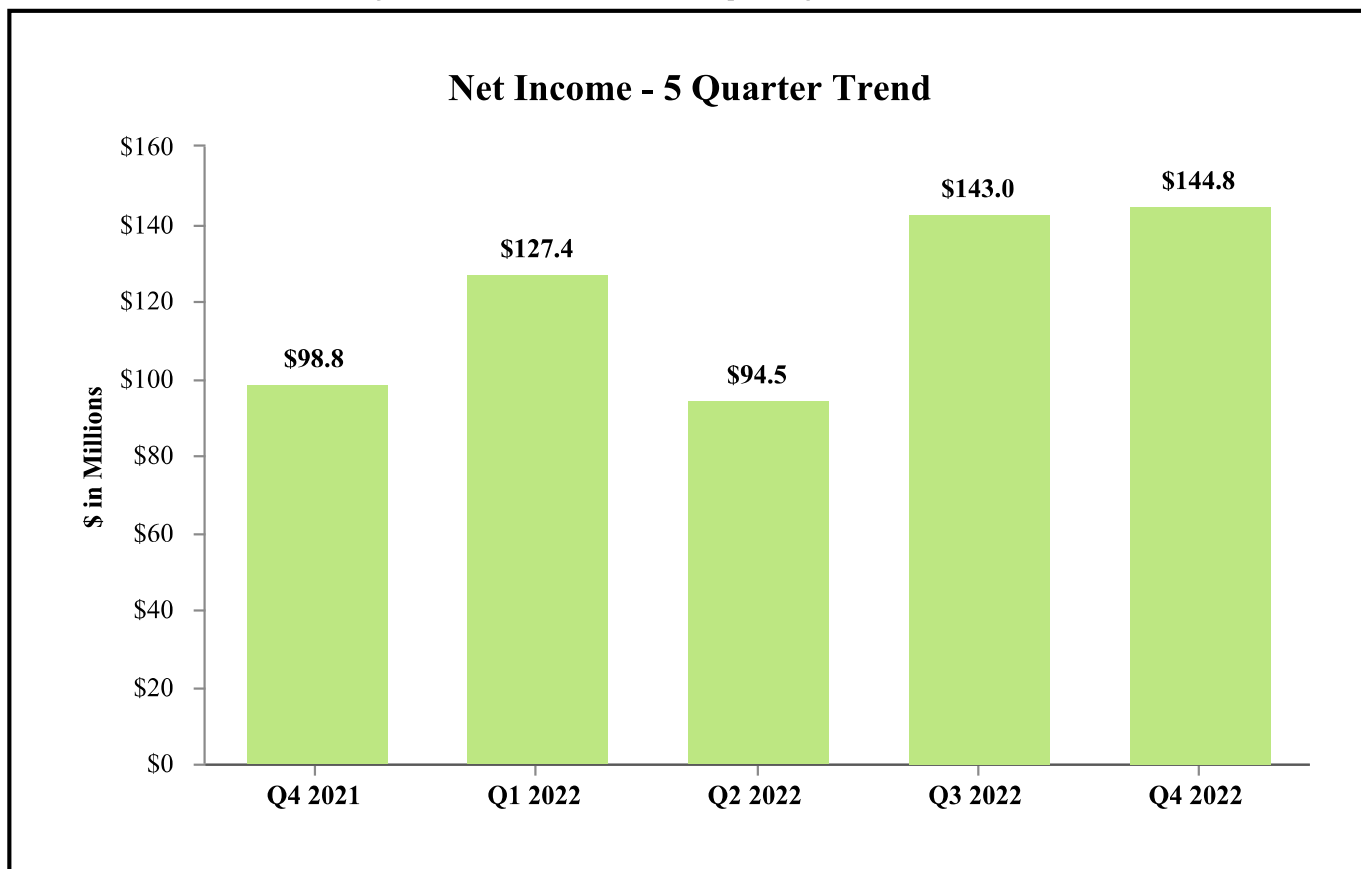
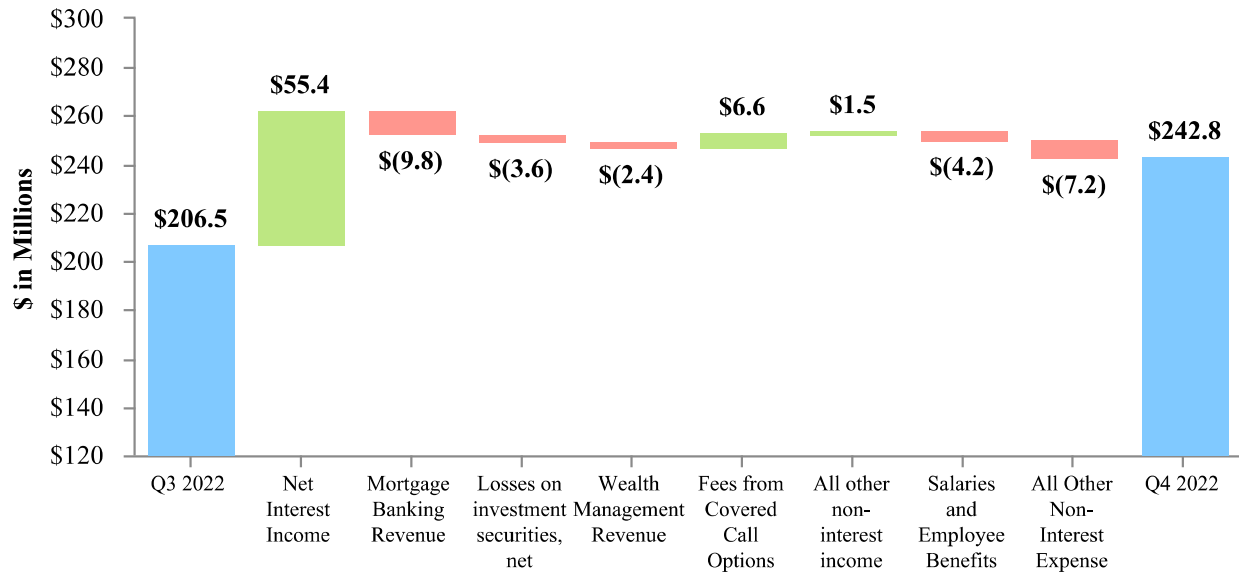


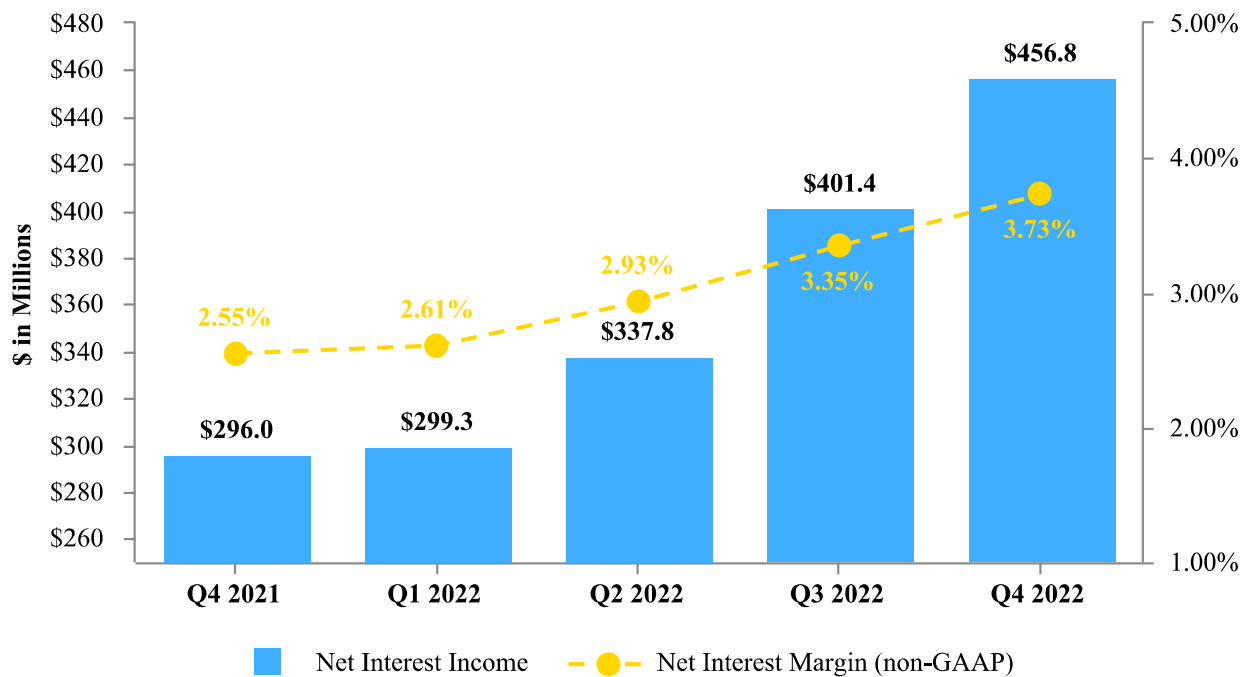
The graphs below illustrate certain financial highlights of the fourth quarter of 2022 as well as historical financial performance. See “Supplemental Non-GAAP Financial Measures/Ratios” at Table 17 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.



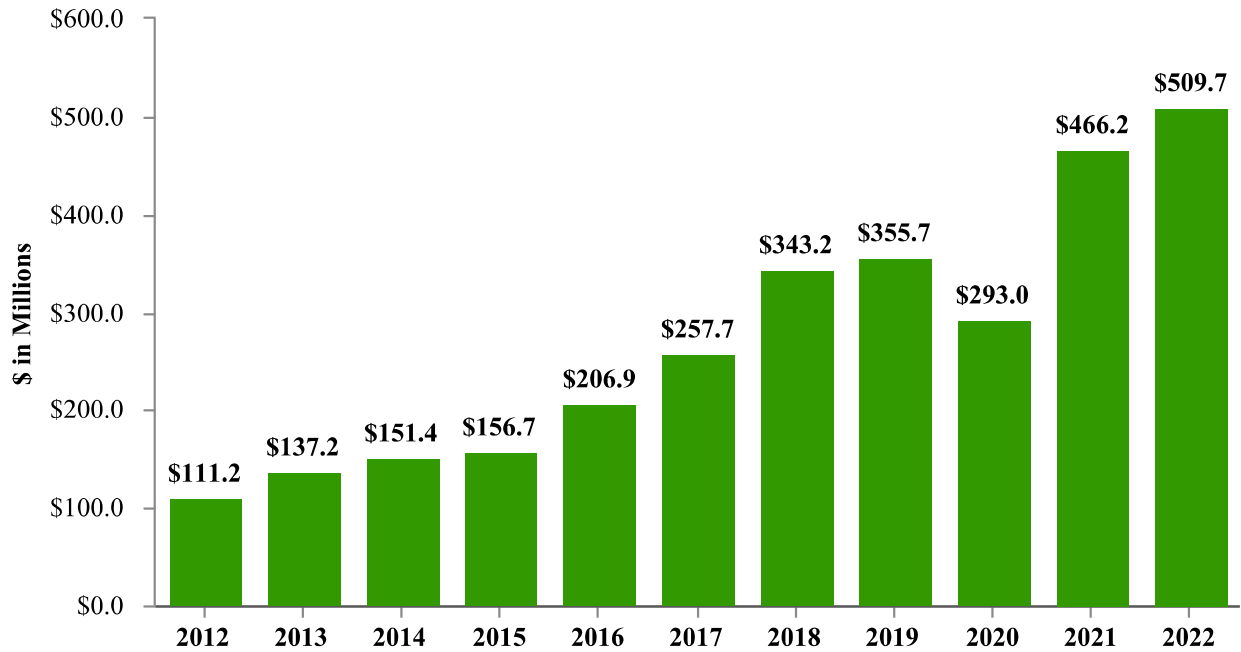
Pre-tax income, excluding provision for credit losses (non-GAAP) - Q4 2022 compared to Q3 2022



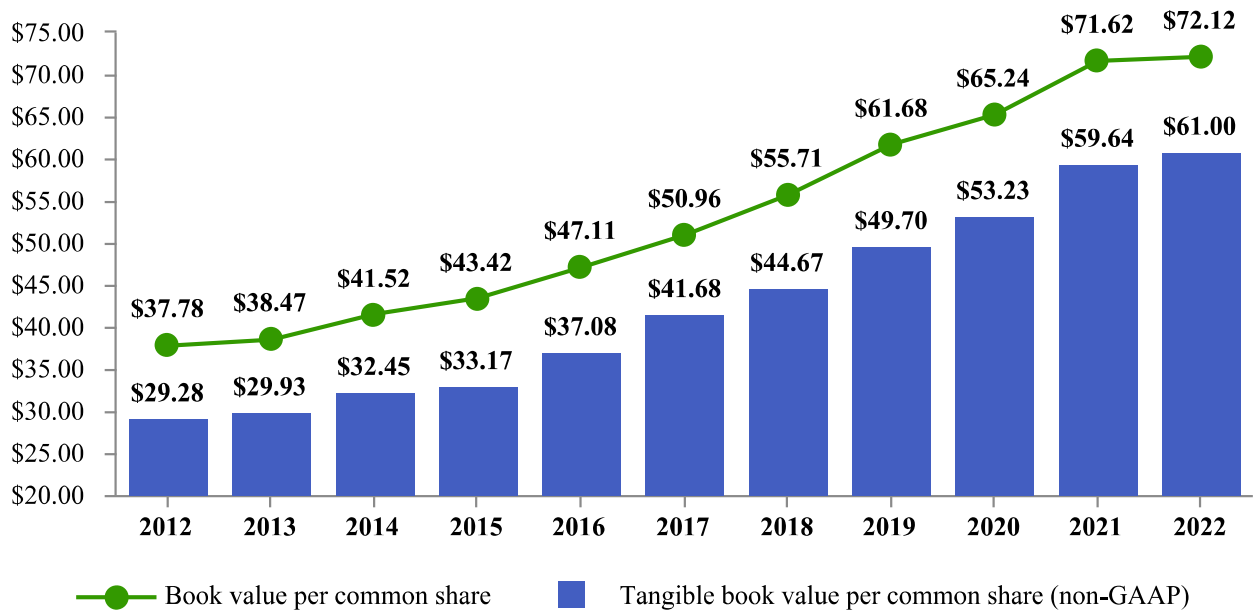
Net Interest Income - 5 Quarter Trend



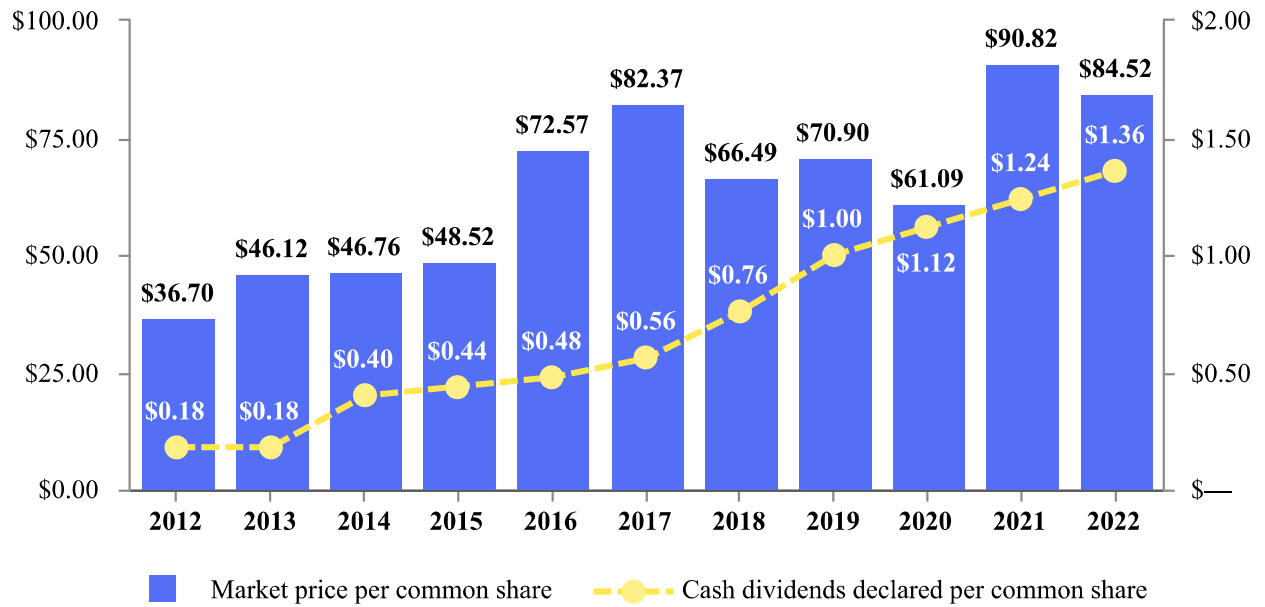
Net Income 10 Year CAGR of 16%



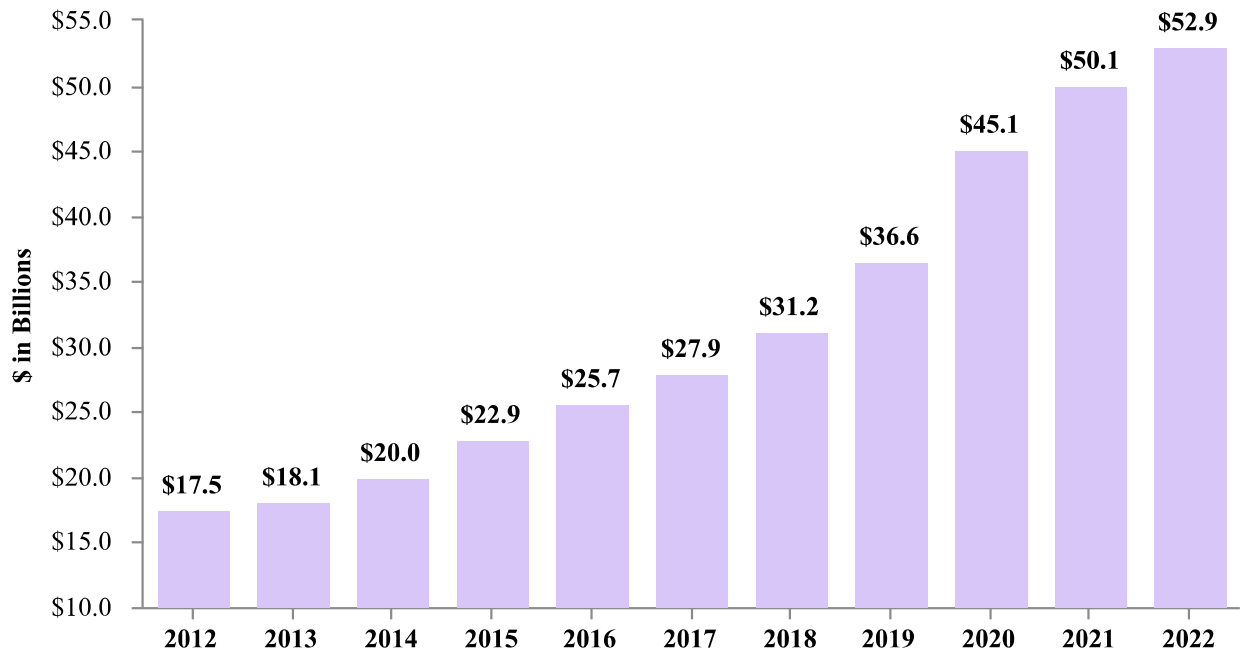
Book Value per Common Share - 10 Year CAGR of 7% Tangible Book Value per Common Share (non-GAAP) 10 Year CAGR of 8%



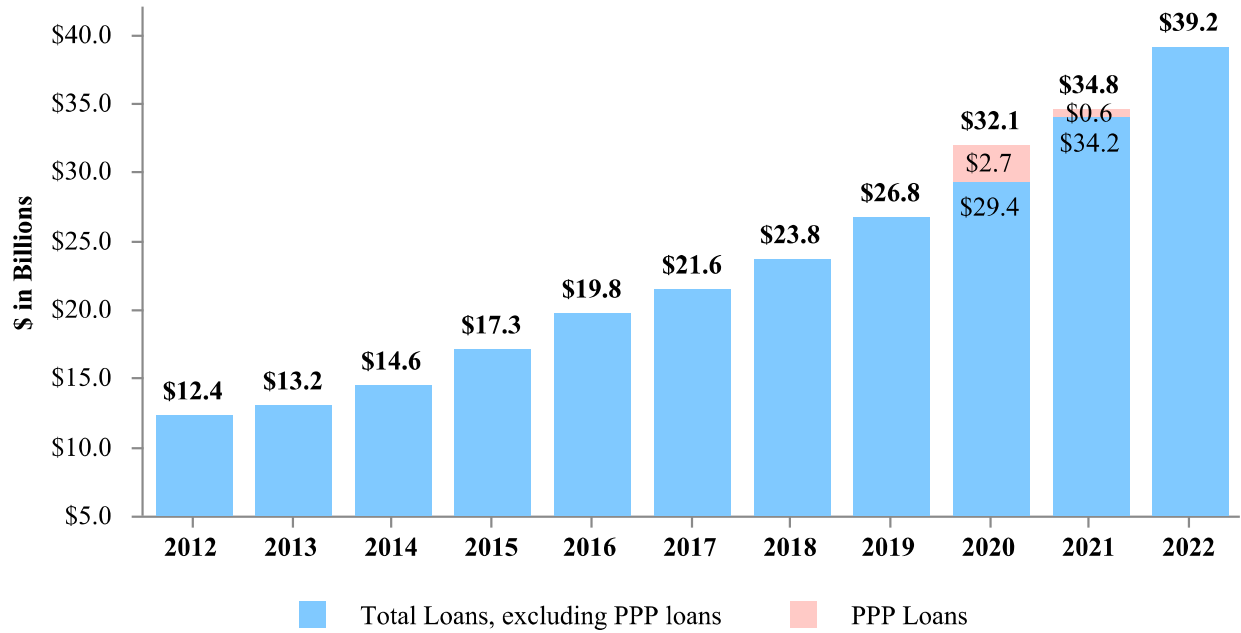
Stock Price - 10 Year CAGR of 9%
Common Stock Dividends Paid - 10 Year CAGR of 22%



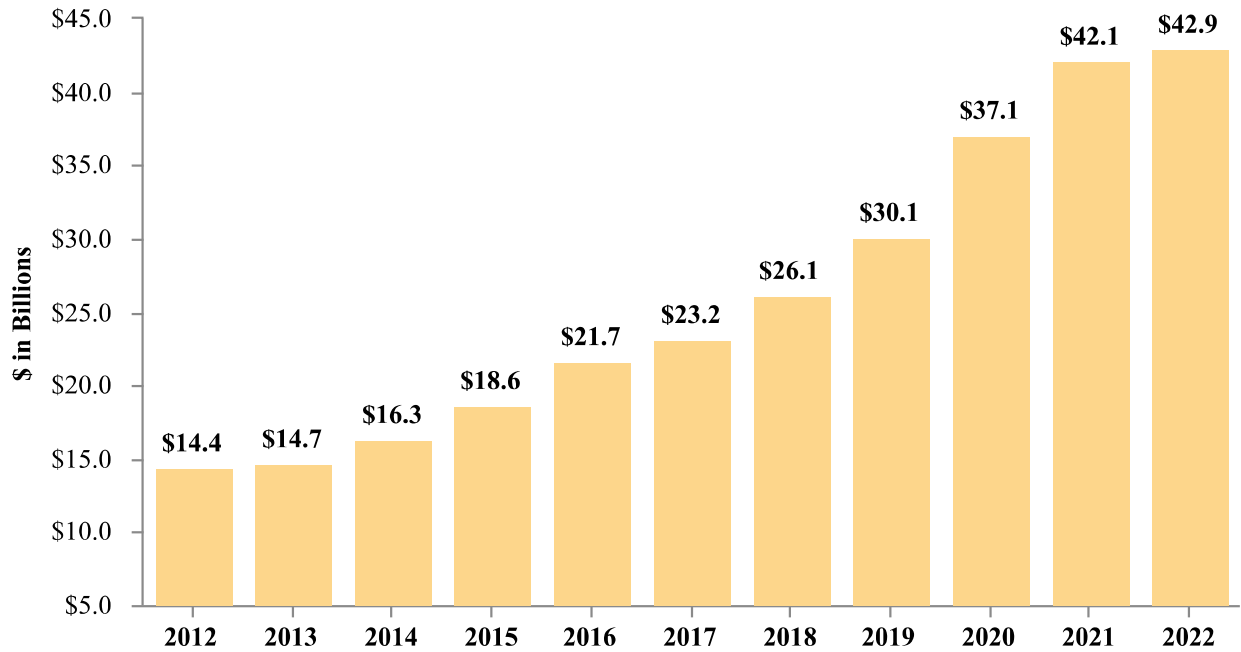
Total Assets
10 Year CAGR of 12%



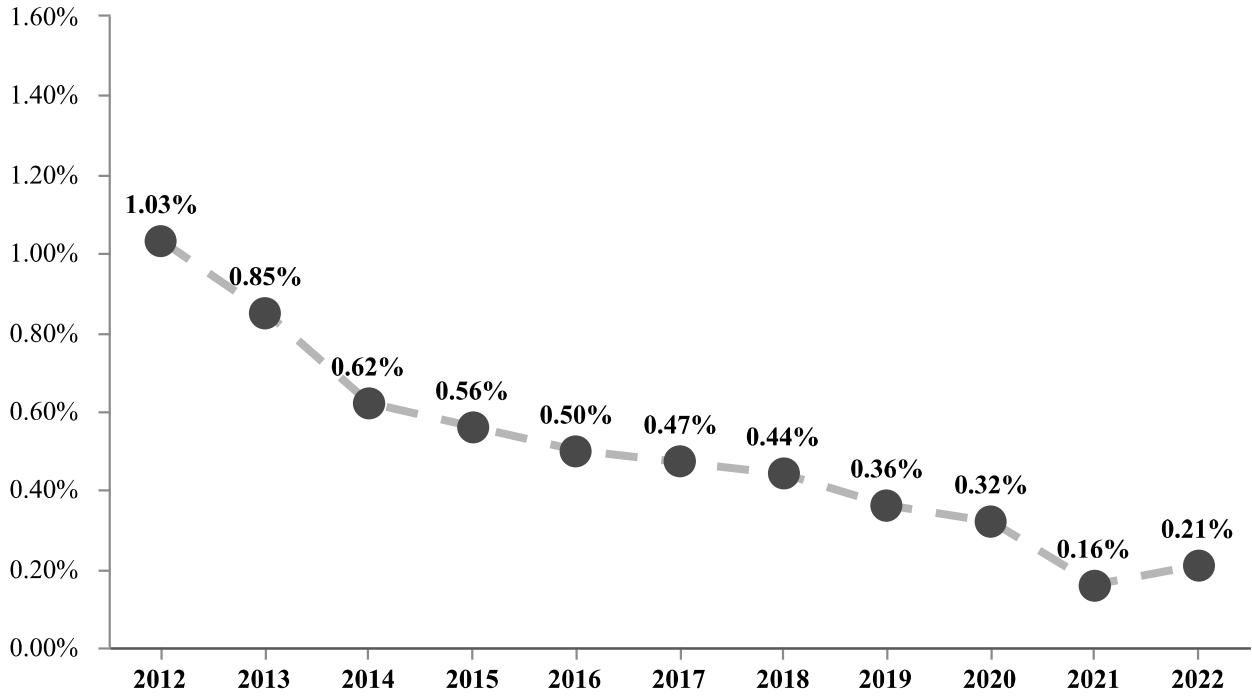
Total Loans - 10 Year CAGR of 12%



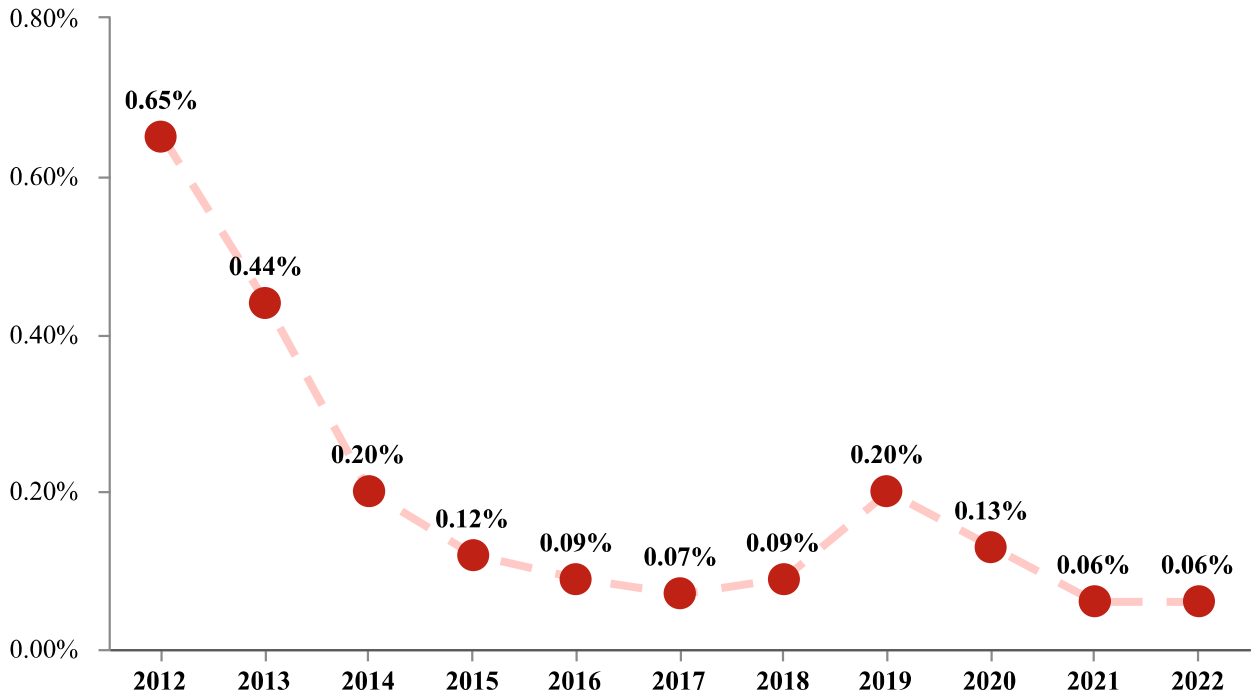
Total Deposits 10 Year CAGR of 12%



Non-Performing Assets as a percentage of Total Assets



Net Charge-Offs as a percentage of Average Total Loans



Allowance for Credit Losses (excl. covered loan allowance) as a percentage of Non-Accrual Loans

